

Fill in this information to identify your case:

Debtor 1	DREMA O'Dell		
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of _____		
Case number (if known)	22-12578-AMC		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

JUN - 7 2023

TIMOTHY McGRATH, CLERK

12/15

Official Form 106J

Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

Your expenses

4.	\$	0
4a.	\$	350.00
4b.	\$	75.00
4c.	\$	300.00
4d.	\$	260.00

Debtor 1 DREMEL O'DELL

First Name Middle Name

Last Name

Case number (if known)

22-12578 AMC

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

\$ 0

6. Utilities:

6a. Electricity, heat, natural gas

\$ 400⁰⁰

6b. Water, sewer, garbage collection

\$ 225⁰⁰

6c. Telephone, cell phone, Internet, satellite, and cable services

\$ 375⁰⁰

6d. Other. Specify: _____

\$ 0

7. Food and housekeeping supplies

\$ 800⁰⁰

8. Childcare and children's education costs

\$ 0

9. Clothing, laundry, and dry cleaning

\$ 115⁰⁰

10. Personal care products and services

\$ 0

11. Medical and dental expenses

\$ 125⁰⁰

12. Transportation. Include gas, maintenance, bus or train fare.

\$ 125⁰⁰

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

\$ 0

14. Charitable contributions and religious donations

\$ 0

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

\$ 0

15b. Health insurance

\$ 192⁰⁰

15c. Vehicle insurance

\$ 181⁰⁰

15d. Other insurance. Specify: _____

\$ 0

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

\$ 290⁰⁰

Specify: _____

17. Installment or lease payments:

17a. Car payments for Vehicle 1

\$ 365⁰⁰

17b. Car payments for Vehicle 2

\$ 0

17c. Other. Specify: _____

\$ 0

17d. Other. Specify: _____

\$ 0

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

\$ 0

19. Other payments you make to support others who do not live with you.

Specify: _____

\$ 0

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

\$ 0

20b. Real estate taxes

\$ 0

20c. Property, homeowner's, or renter's insurance

\$ 0

20d. Maintenance, repair, and upkeep expenses

\$ 0

20e. Homeowner's association or condominium dues

\$ 0

Debtor 1

DREMA

First Name

Drema

Middle Name

Last Name

Case number (if known)

22 12578 AMC

21. Other. Specify: _____

21. +\$ _____

0

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a.	\$	4183 ⁰⁰
22b.	\$	
22c.	\$	4183 ⁰⁰

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a.	\$	4499 ⁹⁶
23b.	- \$	4183 ⁰⁰
23c.	\$	316 ⁹⁶

23b. Copy your monthly expenses from line 22c above.

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes. Explain here: